

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas Irving
Earlene Irving
Debtors

Case No. 14-03189-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: DDunbar
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb
cr
4597525 +Thomas Irving, Earlene Irving, 517 State Route 147, Dalmatia, PA 17017-7351
4516082 +American Donation Organization, Inc., 9149 Harness St, SPRING VALLEY, CA 91977-3948
4516083 +Action Donation Services, 9149 Harness Street, Spring Valley, CA 91977-3948
4616052 +Action Donatoin Services, 9149 Harness Street, Spring Valley, CA 91977-3948
4516088 +American Donation Organization, INC, P.O. BOX 86551, San Diego, CA 92138-6551
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
+James Gibbons, Esq, Manning and Kas, 801 S. Figueroa Street,, Fifteenth Floor,
Los Angeles, CA 90017-5504
4574887 +NASA FEDERAL CREDIT UNION, PO BOX 1588, BOWIE, MD 20717-1588
4516089 +Nasa Federal Credit Un, 500 Prince Georges Blvd, Upper Marlboro, MD 20774-8732
4516090 +Stephen M. Shaw, Esq, 2658 DelMar Heights Road, Suite 219, Del Mar, CA 92014-3100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4516085 EDI: BANKAMER.COM Aug 19 2016 18:58:00 Bk Of Amer, 4161 Piedmont Pkwy,
Greensboro, NC 27410
4516084 +EDI: TSYS2.COM Aug 19 2016 18:58:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
4516086 +EDI: CITICORP.COM Aug 19 2016 18:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4567728 +EDI: DISCOVER.COM Aug 19 2016 18:58:00 Discover Bank, DB Servicing Corporation,
POB 3025, New Albany Ohio 43054-3025
4516087 +EDI: DISCOVER.COM Aug 19 2016 18:58:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4594658 +EDI: RESURGENT.COM Aug 19 2016 18:58:00 PYOD, LLC its successors and assigns as assignee,
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4522635 EDI: RECOVERYCORP.COM Aug 19 2016 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4516091 +EDI: TFSR.COM Aug 19 2016 18:58:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,
Horsham, PA 19044-2387

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Christian Joseph Albut on behalf of Creditor American Donation Organization, Inc.
calbutlaw@gmail.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Paul H Herbein on behalf of Debtor Thomas Irving pherbein@aol.com
Paul H Herbein on behalf of Joint Debtor Earlene Irving pherbein@aol.com
Paul H Herbein on behalf of Defendant Earlene Irving pherbein@aol.com
Paul H Herbein on behalf of Defendant Thomas Irving pherbein@aol.com
Recovery Management Systems Corporation claims@recoverycorp.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William Philip Carlucci on behalf of Mediator William Carlucci wcarlucci@elionwayne.com
TOTAL: 10

Information to identify the case:

Debtor 1 **Thomas Irving**
First Name Middle Name Last Name

Debtor 2 **Earlene Irving**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6339**

EIN ---

Social Security number or ITIN **xxx-xx-6782**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:14-bk-03189-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Irving

Earlene Irving

**By the
court:**August 19, 2016Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.